

**Information to identify the case:**

Debtor 1	<b>Frank Panzitta</b>	Social Security number or ITIN	<b>xxx-xx-9253</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Michele L. Panzitta</b>	Social Security number or ITIN	<b>xxx-xx-8676</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>District of New Jersey</b>			
Case number: <b>16-23020-MBK</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Frank Panzitta

Michele L. Panzitta

10/7/16

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Frank Panzitta  
 Michele L. Panzitta  
 Debtors

Case No. 16-23020-MBK  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 12

Date Rcvd: Oct 07, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 09, 2016.

db/jdb	+Frank Panzitta, Michele L. Panzitta, 1 Ford Drive, Hamilton, NJ 08690-1928
cr	+Santander Consumer USA Inc., Attn: Stewart Zlmen & Jungers LTD, 2277 Highway 36 West, Suite 100, Roseville, MN 55113-3896
516275090	+Allergy Pulmonary Associates, 1542 Kuser Road, Suite B7, Trenton, NJ 08619-3829
516275085	+Capital Health Medical Center Hopewell, One Capital Way, Pennington, NJ 08534-2520
516286020	+Central Jersey Waste, 432 Stokes Avenue, Ewing, NJ 08638-3734
516286021	+Cicconi Farms, 1005 Farmingdale Road, Jackson, NJ 08527-1373
516286022	+Comenty Bank, Lane Bryant, PO Box 182025, Columbus, OH 43218-2025
516350396	State of NJ, Div. of Employer Accts., POB 379, Trenton, NJ 08625-0379

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	E-mail/Text: usanj.njbankr@usdoj.gov Oct 07 2016 23:14:12 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 07 2016 23:14:09 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
5162339956	EDI: BECKLEE.COM Oct 07 2016 22:53:00 American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516275084	+EDI: BANKAMER2.COM Oct 07 2016 22:53:00 Bank of America Mortgage, 100 N. Tyron Street, Charlotte, NC 28255-0001

TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 09, 2016

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 7, 2016 at the address(es) listed below:

Bruce M. Sattin	on behalf of Joint Debtor Michele L. Panzitta bsattin@szaferman.com
Bruce M. Sattin	on behalf of Debtor Frank Panzitta bsattin@szaferman.com
Denise E. Carlon	on behalf of Creditor U.S. Bank N.A., as Trustee, successor in interest to Bank of America N.A., as Trustee, successor by merger to LaSalle Bank N.A., as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset-B dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Karen E. Bezner	Kbez@bellatlantic.net, NJ61@ecfcbis.com; KarenEBeznerEsq@aol.com
Karen E. Bezner	on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com; KarenEBeznerEsq@aol.com

TOTAL: 5